

Health Coverage Benefits for the Family

Having and using your health coverage, even when you're not sick, is an important part of staying healthy. Check with your insurance company to ensure that you fully understand the services available through your plan. You also can talk to your doctor about the recommended preventive services for you.

Immunizations and Preventive Care

All Marketplace plans cover preventive care for adults and children. Adults are also covered for their annual check-ups, including well-woman exams, mammograms, and more. Children are covered for yearly physicals, eye exams, dental exams, and are also guaranteed free vaccines commonly recommended by doctors, including flu shots, chicken pox and whooping cough vaccines.

Pregnancy and Newborn Care

Maternity care and childbirth are [essential health benefits](#), meaning that all qualified health plans inside and outside the Marketplace must cover them. All Marketplace and Medicaid plans cover care before and after your baby is born. This includes screening for gestational diabetes, Hepatitis B and other infections as well as labor and delivery services. Breastfeeding support is also covered for nursing mothers throughout the duration of breastfeeding, including expert support, counseling and equipment such as breast pumps.

Having a baby also qualifies you for a [Special Enrollment Period \(SEP\)](#). This means that after you have your baby you can enroll in or change Marketplace coverage outside the Open Enrollment Period.

Family Planning

All plans available on the Marketplace cover contraceptive methods and counseling for all women, including:

- Barrier methods, like diaphragms and sponges
- Hormonal methods, like birth control pills and vaginal rings
- Implanted devices, like intrauterine devices (IUDs)
- Emergency contraception
- Sterilization procedures
- Patient education and counseling